

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

Stacey L. Mullen, Esquire
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By: Stacey L. Mullen, Esquire (SM5598)

In Re:
Ronald G. Pilarchik,

Case No.: ____23-16277
Judge: ____JNP
Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION
X TO CREDITOR'S MOTION OR CERTIFICATION OF DEFAULT
TO TRUSTEE'S MOTION OR CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
(choose one):

1. X Motion for Relief from the Automatic Stay filed by creditor
Midfirst Bank. A hearing has been scheduled for
11/28/2023 at 11:00 am

OR

___ Motion to Dismiss filed by the Standing Chapter 13 Trustee.
A hearing has been scheduled for ___, at ___am.

___ Certification of Default filed by creditor,
I am requesting a hearing be scheduled on this matter.

OR

___ Certification of Default filed by Standing Chapter 13 Trustee
I am requesting a hearing be scheduled on this matter.

I am objecting to the above for the following reasons (choose one):

- ___ Payments have been made in the amount of \$ _____, but have
not been accounted for. Documentation in support is attached hereto.
___ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

X Other (**explain your answer**): Debtor is asking 6-8 months to cure starting in December 2023 and to resume his regular payments in December 2023.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify the above facts to be true. I am aware that if the above facts are willfully false, I am subject to punishment.

Date: 11/13/23

/s/ Ronald G. Pilarchik
Debtor's Signature

NOTE: Pursuant to the Court's General Orders entered on January 4th, 2005, this form must be filed with the Court and served upon the creditor and the Standing Chapter 13 Trustee, **at least seven (7) days before the return date, pursuant to DNJ LBR 9013-1(d), Motion Practice**, if filed in opposition to a *Motion for Relief from the Automatic Stay*; **and within 10 days of the filing of a Creditor's Certification of Default under an Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions**. Absent the filing of this mandatory new form, the creditor's stay relief motion will be deemed uncontested, and the creditor's appearance at the hearing will *not* be required.

1/3/05/jml